

UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF TEXAS  
DALLAS DIVISION

IN RE:  
CATHERINE DEMETRUIS SANDERS  
DEBTOR,

CASE NO.: 20-30183-HDH  
CHAPTER 13

CARVANA, LLC  
MOVANT,

PRELIMINARY HEARING:  
FEBRUARY 11, 2020 @ 11:30 A.M.

V.

CATHERINE DEMETRUIS SANDERS  
RESPONDENT,

AFFIDAVIT IN SUPPORT OF MOTION FOR RELIEF FROM AUTOMATIC STAY

STATE OF TEXAS           §  
   §  
COUNTY OF TARRANT   §

BEFORE ME, the undersigned authority, on this day personally appeared Jennifer Cruise, who after being duly sworn by me, stated upon her oath the following:

1.       “My name is Jennifer Cruise. I am of sound mind and capable of making this affidavit. I am over the age of eighteen years and have personal knowledge of the facts and statements contained herein.

2.       “I have under my care, custody and control the records of CARVANA, LLC (“Movant”) pertaining to Catherine Demetruis Sanders (“Debtor(s)” and/or “Respondent(s)”). The following documents, all true and correct copies of the original instruments, are attached hereto:

Exhibit A	Retail Agreement
Exhibit B	Certificate of Title
Exhibit C	Payment History

3. "Each of the above described instruments was made in the regular course of business. It was the regular course of business of CARVANA, LLC for an employee of Movant, or its authorized service agent, with personal knowledge of such act or event to make or prepare the above described instruments or to transmit information thereof to be included in such instruments. Each instrument was made at or near the time of the event that each purports to represent. The Debtor(s) is/are in default under each of the above described instruments. Movant is in possession of and is the owner and holder of each of said instruments. None have been sold, transferred or assigned.

4. "In the course of my employment, I have become familiar with the manner and method in which Movant maintains its books and records in the regular course of business. Those books and records are managed by employees and agents whose duty it is to keep the books and records accurately and completely and to record each event or item at or near the time of the event or item so noted.

5. "I have reviewed the books and records of Movant, which reveal that CARVANA, LLC is the owner and holder of a first lien claim against Debtor(s) arising out of a contract executed on or about . To secure performance of said obligation, Debtor(s) gave Movant a lien on a 2016 Mercedes-Benz, VIN: WDCTG4GB8GJ235879.

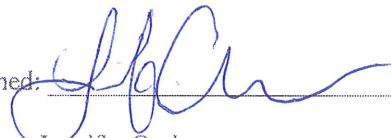
6. "Debtor(s) is/are in default on its obligation to Movant for failing to make installment payments when due and owing pursuant to the terms of the Agreement. The loan is contractually due for the August 19, 2019 payment and thereafter. Total pre and post-petition arrearages are \$3,636.00. The next payment of \$606.00 will be due February 19, 2020.

7. "The Debtor(s) have failed to provide a policy of full coverage insurance to CARVANA, LLC insuring the One (1) 2016 Mercedes-Benz, VIN WDCTG4GB8GJ235879 against damage or loss and naming Movant as lienholder and loss payee.

9. "I have read all facts and statements contained in the Motion for Relief from the Automatic Stay and in this Affidavit, and I declare under penalty of perjury that the foregoing is true and correct.

FURTHER AFFIANT SAYETH NOT."

EXECUTED ON THIS 23 DAY OF JANUARY 2020.

Signed:   
Name: Jennifer Cruise

SWORN TO AND SUBSCRIBED before me, the undersigned authority, this on this \_\_\_\_\_ day of January 2020.

  
Notary Public in and for

The State of Texas

My Commission Expires: 2/9/21

